

REMARKS

Claims 2-4, 6-10, and 23 are pending in the present application. Claims 2-4, 6-10, and 23 have been rejected.

Rejection of Claims 2-4, 6-10, and 23 under 35 U.S.C. § 103(a)

Claims 2-4, 6-10, and 23 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Whybrow ("Warehousing Benefits," Banking Technology, May 1995) in view of CFI Proservice's product "ProActive" (referenced by "CFI Proservices Announces a New Software Product That Simplifies Fair Lending," PR Newswire, June 1, 1994), Prince ("Compliance Vendors Do Battle In Newly Competitive Market," Bank Systems & Technology, Vol. 32, No. 2, February 1995), and Business Journal-Portland ("CFI Proservices Exec Follows Impact Of Regulations On Banks," Business Journal-Portland, Vol. 10, No. 49, January 28, 1994) and further in view of Gibson (U.S. Patent No. 6,259,456). The rejection is respectfully traversed.

In the latest Office Action dated 2/27/03 the Examiner apparently provided the same claim rejection found in a previous Office Action dated 2/12/02 and added a new reference, Gibson, to show the use of "normalization" techniques as being known in the art. However, as stated in the Appeal Brief filed on 12/12/02, the references of record failed to show or make obvious not just the claimed "normalization" step but other numerous specific and detailed steps recited in independent Claim 23. By merely repeating the claim rejection of the previous Office Action of 2/12/02, the Examiner failed to further explain such claim rejection as requested in order to rebut arguments set forth in the Appeal Brief of 12/12/02. Therefore, the arguments in the Appeal Brief are

applicable to the latest Office Action of 2/27/03 and incorporated by reference herein. Those arguments are further elaborated and expanded below.

It is respectfully submitted that Whybrow does not teach or suggest the elements of the present application. In the Detailed Action, the Examiner states “Whybrow teaches parsing of data and ‘extracting data’ (paragraph 3 and paragraph 6, ‘collecting’ data); as well as parsing (paragraph 3) as well as ‘determining differences in data’ (paragraphs 3 and 5).” Whybrow does not, however, stand for the propositions that Examiner has stated.

Independent Claim 23 recites in pertinent part “parsing a first portion of the normalized data so as to form parsed data.” Whybrow does not mention parsing data, or even an alternative thereof. The Examiner cites paragraph 3 of Whybrow as providing a description of “parsing.” Paragraph 3 reads as follows:

As with all of these support trends, it has to be asked whether data warehousing (I’ll drop the acronym in case it catches on) actually delivers anything other than a new title for something that people have been happily doing for many years anyway. In essence, data warehousing means putting a single database above a company’s existing systems. The warehouse is fed by the underlying systems, data is held in standard, consolidated format, and all management reporting and analysis is then driven from this repository. It all sounds somewhat like the much maligned executive information system of old.

The undersigned representative respectfully requests that the Examiner specifically distinguish which phrase of paragraph 3 refers to the recited element of Claim 23 of the present application. Paragraph 3 does not mention “parsing” and, similarly, neither does the rest of Whybrow. The other references cited by the Examiner provide no further suggestion of “parsing.”

In fact, Whybrow teaches away from the present application with regards to “parsing.” Claim 23 of the present application recites “a first portion” and “a second portion.” Whybrow teaches, however, that the “data is held in standard, consolidated format.” Paragraph 3, (emphasis added). Consolidated data refers to the concept that data has been combined into a single set of data, rather than “parsing a first portion” and utilizing a second portion. Thus, this suggestion of utilizing consolidated data does not equate with “parsing a first portion.”

Furthermore, the Examiner states that Whybrow teaches a method comprising “integrating.” The Examiner cites paragraph 7 of Whybrow in support of this proposition. Paragraph 7 of Whybrow reads as follows:

More than likely, there will be a need for some form of middleware such as Synergo’s OpenHub or the SQL Group’s Tnformation Junction. (Transaction processing monitors are not particularly appropriate here as they are less functionally rich and have more to do with improved throughput than data conversion.) The incoming and outgoing formats for each data item are defined using tables and parameters within the middleware. This is a fairly slick way of data consolidation but may well have performance implications which may dissuade users from taking in data in real time.

This citation of Whybrow does not teach, or even relate, to the “integrating” elements of the present application. Claim 23 recites in pertinent part:

...integrating the currently stored normalized data with the previously stored normalized data so as to form integrated normalized data if the currently stored normalized data differs from the previously stored normalized data;

integrating the currently stored geo-coded data with the previously stored geo-coded data so as to form integrated geo-coded data if the currently stored geo-coded data differs from the previously stored geo-coded data...

The “data consolidation” of Whybrow is not functionally equivalent to the elements of Claim 23. The Examiner even states that “Whybrow does not specifically

recite the step of ‘normalizing’ the data” and the Examiner does not claim that Whybrow teaches “geo-coding.” Without these elements, however, the consolidation in Whybrow cannot function as the present application because the present application integrates normalized data or geo-coded data. Additionally, the present application recites a conditional clause, for example, wherein “if the currently stored normalized data differs from the previously stored normalized data” then the currently stored normalized data is integrated with the previously stored normalized data. Whybrow does not state that conditions must be satisfied before “consolidation.” Moreover, those conditions cannot possibly be satisfied by Whybrow because Whybrow does not utilize normalized data or geo-coded data.

Therefore, the undersigned representative believes Claim 23 is in condition for allowance and respectfully requests that the Examiner withdraw the rejection. Additionally, Claims 2-4 and 6-10 are dependent on Claim 23. Since Claim 23 is believed to be in condition for allowance, the undersigned representative respectfully requests that the Examiner withdraw the rejections of Claim 2-4 and 6-10.

CONCLUSION

Should the Examiner determine that any further action is necessary to place this application into better form for allowance, the Examiner is encouraged to telephone the undersigned representative at the number listed below. No further fees are believed due, however, if there are any fees due, please charge to deposit account No. 501458.

Respectfully submitted,

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